

HOUSING OPTIONS NOW



An affordable housing resource guide for residents, developers, non-profits, lenders and Realtors

COME HOME TO
NORFOLK
Now

OFFICE OF HOUSING
DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT



COME HOME TO
NORFOLK *Now*

COME HOME TO
NORFOLK
Now



"Come Home to Norfolk, Now" is a strategic housing initiative designed to encourage and maximize investment in Norfolk's neighborhoods and to spread the word about the breadth and quality of the City's diverse housing stock. Specifically, the initiative is about strengthening neighborhoods, providing access to affordable housing, broadening the housing market through new housing and rehabilitation, creating new programs and providing financial incentives for home improvement and ownership.



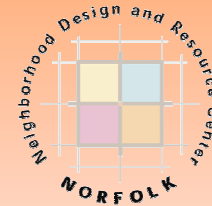
111 Granby Street
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www.norfolk.gov/comehome

OFFICE OF HOUSING

THE DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT

COME HOME TO
NORFOLK
Now



The Office of Housing is a division of the City of Norfolk's Department of Planning and Community Development and is committed to connecting Norfolk residents to housing solutions — through delivery of a wide range of services — including architectural and design services, housing access and affordability assistance, educational resources and housing policy.

111 Granby Street ▪ Norfolk, VA 23510 ▪ (757) 664-6770

Information in this booklet and updates are available online at: www.norfolk.gov/comehome



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SECTION 1

INTRODUCTION



WELCOME TO *HOUSING OPTIONS NOW*



Decent and affordable housing is an indispensable building block of healthy neighborhoods and shapes the quality of community life. Support for affordable housing takes many forms: grants, subsidies on mortgage debt, direct payments to landlords on behalf of low income families, and housing related tax codes. Mobilization of these resources toward strategic action requires cooperation and partnerships on the part of federal, state, and local governments, as well as for-profit and non-profit entities. This affordable housing resource guide provides a snapshot of key housing and housing-related programs and services available to address the needs of Norfolk's residents. For specific information on any of the programs listed in this guide, please refer to the agency contact information.

“Affordable housing issues now touch the lives of all citizens in one way or another”

- Shimberg Center for Affordable Housing, University of Florida

SECTION 2

AFFORDABLE HOMEOWNERSHIP OPTIONS



The Affordable Homeownership Options are a collection of programs and services that make buying a home in Norfolk more achievable.

SECTION 2

AFFORDABLE HOMEOWNERSHIP OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
HOME Homeownership Program (Neighborhood Conservation and Redevelopment Areas)	To assist low-to-moderate income first-time home buyers to purchase homes in the City of Norfolk	Funds may be used for down payment, closing costs, and some principal reduction	<p>No payments while the home buyer lives in the home</p> <p>Loan is due if the borrower sells, refinances, or rents the property</p> <p>No interest accrues</p> <p>Loan is secured with a Deed of Trust</p> <p>Single family dwellings, including townhouses, condos and manufactured housing</p> <p>Must be owner-occupied</p> <p>Home must be located in Norfolk</p>	<p>The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply</p> <p>Total household income must be at or below 80% of the area median. (See Income Limit Table: Section 7)</p> <p>Also must qualify for a primary mortgage provided by a local lender</p> <p>Applicant(s) must make contribution equaling 1% of purchase price toward closing costs or down payment</p> <p>Applicant(s) must attend a first-time homebuyers' workshop</p>	<p>Total loan amount can be up to 25% of purchase price</p> <p>Available in designated neighborhood conservation and redevelopment areas only</p>	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p> <p>HomeNet Homeownership Center</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 624-8649</p>

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Homeownership Program (Non-profit community-based organizations)	To assist low-to-moderate income first-time home buyers to purchase homes in Berkley, Park Place or Brambleton neighborhoods	Funds may be used for down payment, closing costs, and some principle reduction for single family homes constructed by non-profit community housing development organizations	No payments while home buyer lives in the home	The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply	Up to 25% of purchase price	Beacon Light Civic League (757) 494-1499 blchdo@aol.com
			Loan is due if the borrower sells, refinances, or rents the property	Total household income must be at or below 80% of the area median. (See Income Limit Table: Section 7)		Park Place Development Foundation 738 W. 35 th Street Norfolk, VA 23508 (757) 626-3442 nelson.white@vzw.blackberry.net
			No interest accrues	Must qualify for a primary mortgage provided by a local lender		Plumblin Ministries 1400 E. Brambleton Ave Norfolk, VA 23504 (757) 664-0440 gwcbrown@att.net
			Loan is secured with a Deed of Trust	Applicant(s) must make contribution equaling 1% of purchase price toward closing costs or down payment		Community Housing Partners 100 W. Franklin Street Suite 300 Richmond, VA 23220 (804) 343-7201
			Single family dwellings, including townhouses, condos and manufactured housing	Applicant(s) must attend a first-time homebuyers' workshop		www.communityhousingpartners.org
			Must be owner-occupied			
			Home must be located in Norfolk			

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(SPARC) Program Sponsoring Partnerships and Revitalizing Communities	<p>To provide housing opportunities for low-to-moderate income families</p> <p>To assist low-to-moderate income first-time home buyers to purchase homes in the City of Norfolk</p>	<p>Funds must be used to provide 30-year permanent primary purchase loans</p>	<p>Regular monthly payments</p> <p>Loan is secured by a Deed of Trust</p> <p>Single family dwellings, including townhouses, condos and manufactured housing</p> <p>Must meet Virginia Housing Development Authority's underwriting criteria</p>	<p>The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply</p> <p>Income cannot exceed \$63,000 for household of 2 or less members; household with 3 or more members cannot exceed \$73,000</p> <p>Applicant(s) must attend a first-time homebuyers' workshop</p>	<p>Loan amount is based on the borrower's ability to repay</p> <p>Maximum loan limit:</p> <p>Household 1-2 people = \$63,000</p> <p>Household of 3 + people = \$ 73,000</p>	<p>Office of Housing City of Norfolk 111 Granby Street Norfolk, VA 23510</p> <p>(757) 664-6770</p> <p>www.norfolk.gov/comehome</p> <p>Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p> <p>VHDA-approved Lenders listing at www.VHDA.com</p>

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Norfolk Now Homeownership Program	To assist low-to-moderate income first-time home buyers to purchase homes in the City of Norfolk	Funds may be used for down payment, closing costs, and some principal reduction	<p>Loan is due if the borrower sells, refinances, or rents the property</p> <p>No interest accrues</p> <p>Loan is secured with a Deed of Trust</p> <p>Single family dwellings, including townhouses, condos and manufactured housing</p> <p>Must be owner-occupied and located in Norfolk</p>	<p>The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply</p> <p>Total household income must be at or below 80% of the area median. Must qualify for a primary mortgage provided by a local lender</p> <p>Applicant(s) must make contribution equaling 1% of purchase price toward closing costs or down payment</p> <p>Applicant(s) must attend a first-time homebuyers' workshop. Priority is given to eligible SPARC applicants</p>	Up to 25% of purchase price	<p>Office of Housing City of Norfolk 111 Granby Street Norfolk, VA 23510</p> <p>(757) 664-6770</p> <p>www.norfolk.gov/comehome</p> <p>Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p>

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VHDA Home Mortgage Programs	To improve the quality of life by promoting affordable homeownership loan options for Virginians	30 Year Fixed-Rate Conventional Loan Programs FHA and VA insured Loans FHA -Plus- Flexible Qualifying and Minimal Cash Required	No prior ownership in any residence during the previous 3 years Must meet income and sales limits Property may not be used in trade or business Lot size limited to 2 acres Completion of VHDA's "Introduction to Homeownership" class required	Income limits apply: \$63,000 for 2 or fewer persons and \$73,000 for 3 or more persons Maximum sales price is \$352,600 Federal Targeted Areas: First-time home buyer and sales price limits may be waived	Below market rates Flexible qualifying Low payments Extended lock-ins	Virginia Housing Development Authority (VHDA) 601 S. Belvidere Street Richmond, VA 23220 (804) 225-3129 www.vhda.com

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VHDA Home Buyer Training Class	To help Virginians with low- to moderate-incomes buy their own homes	<p>One day training course that reviews homebuying process from start to finish</p> <p>Training includes how to stay on track as a responsible homeowner</p> <p>The class is offered in English or Spanish, in person or online at : www.vhdafreeclass.com</p>	<p>Free classroom training is required for certain first-time homebuyer loan programs including SPARC (Sponsoring Partnerships and Revitalizing Communities) and NSP (Neighborhood Stabilization Program) loans.</p> <p>Please ask your lender if you qualify to take this class online.</p>	Any interested homebuyer	<p>Homebuyer Education</p> <p>Classroom training meets mandatory requirements for some VHDA homebuyer applicants</p>	<p>Virginia Housing Development Authority (VHDA)</p> <p>601 S. Belvidere Street Richmond, VA 23220</p> <p>Toll Free: 1 (877) VHDA-123</p> <p>www.vhdafreeclass.com</p> <p>or</p> <p>www.vhda.com</p>

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Teacher Next Door Initiative (Good Neighbor Next Door Program)	To offer teachers highly discounted homeownership opportunities while also strengthening communities where they work	<p>The Department of Housing and Urban Development (HUD) offers foreclosed single family houses, townhouses and condominiums in HUD-designated revitalization areas for sale to teachers at a 50% discount</p> <p>Properties were previously insured through HUD's Federal Housing Administration (FHA) and then foreclosed on</p> <p>HUD may reduce the down payment to just \$100.00 if the home is purchased with an FHA-insured mortgage</p>	<p>Teacher must live in new home as sole residence for at least three years after purchase</p> <p>Home must be located in the school district in which the teacher is employed</p> <p>HUD requires that the applicant sign a second mortgage and note for the discount amount</p> <p>No interest or payments are required on the "silent" second mortgage provided the buyer fulfills the three year occupancy requirement</p>	<p>Any teacher who is employed full-time by a public school, private school or federal, state, county or municipal educational agency and is a state certified classroom teacher or administrator in grades K-12</p> <p>Homeowners cannot participate and buyers cannot have owned any other real estate for 1 year prior to bid submission</p>	50% discount on the sales price of HUD/ FHA foreclosed properties	<p>U.S. Department of Housing and Urban Development</p> <p>451 7th Street S.W. Washington, DC 20410</p> <p>(202) 708-1112</p> <p>www.hud.gov</p>

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Officer Next Door Initiative (Good Neighbor Next Door Program)	To offer law enforcement officers highly discounted homeownership opportunities while improving the quality of life in distressed urban communities and strengthening communities where they work	<p>The Department of Housing and Urban Development (HUD) offers foreclosed single family houses, townhouses and condominiums in HUD-designated revitalization areas for sale to law enforcement officers at a 50% discount</p> <p>Properties were previously insured through HUD's Federal Housing Administration (FHA) and then foreclosed</p> <p>HUD may reduce the down payment to just \$100.00 if the home purchased with an FHA-insured mortgage</p>	<p>Law enforcement officers must live in their new home as their sole residence for at least three years after its purchase</p> <p>The location of the homes is restricted to the boundaries of the applicant's area of arrest authority</p> <p>Must be in good standing with employer</p> <p>Applicant is not required to be a first-time home buyer</p>	<p>A law enforcement officer who is employed full-time by a federal, state, county, or municipal government and is sworn to uphold, and make arrests for violations of federal, state, county or municipal laws is eligible to participate in the program</p> <p>Homeowners cannot participate and buyers cannot have owned any other real estate for 1 year prior to bid submission</p>	50% discount on the sales price of HUD/ FHA foreclosed properties	<p>U.S. Department of Housing and Urban Development</p> <p>451 7th Street S.W. Washington, DC 20410</p> <p>(202) 708-1112</p> <p>www.hud.gov</p>

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Firefighters and Emergency Medical Responders Next Door (Good Neighbor Next Door Program)	To offer firefighters and emergency responders a highly discounted homeownership opportunities while improving the quality of life in distressed urban communities and strengthening communities where they work	<p>The Department of Housing and Urban Development (HUD) offers foreclosed single family houses, townhouses and condominiums in HUD-designated revitalization areas for sale to law enforcement officers at a 50% discount</p> <p>Properties were previously insured through HUD's Federal Housing Administration (FHA) and then foreclosed.</p> <p>HUD may reduce the down payment to just \$100.00 if the home purchased with an FHA-insured mortgage</p>	<p>Firefighters and emergency responders must live in their new home as their sole residence for at least three years after its purchase.</p> <p>Participants are restricted to properties located in the area serviced by the City of Norfolk.</p> <p>Must be in good standing with employer</p> <p>Applicant is not required to be a first-time home buyer</p>	Homeowners cannot participate and buyers cannot have owned any other real estate for 1 year prior to bid submission	50% discount on the sales price of HUD/ FHA foreclosed properties	<p>U.S. Department of Housing and Urban Development</p> <p>451 7th Street S.W. Washington, DC 20410</p> <p>(202) 708-1112</p> <p>www.hud.gov</p>

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Habitat for Humanity	To provide decent, safe and affordable homeownership opportunities to low and very low income families	New homes at affordable sales prices and monthly payments	<p>Zero interest rate mortgages</p> <p>Sweat Equity requirements between 250-400 hours</p> <p>House payments will cost approximately \$600-\$750 per month</p> <p>Must be owner-occupant</p>	<p>Applicant(s) must have a steady source of income</p> <p>Applicant(s) must have \$500 for closing costs plus \$250 deposit for utilities</p> <p>Applicant(s) must attend homeownership training(20 hours)</p> <p>Applications taken in March each year</p> <p>Income limits apply</p>	Low and affordable monthly payments	<p>Habitat for Humanity of South Hampton Roads</p> <p>900 Tidewater Drive Norfolk, VA 23504 (757) 640-0590 www.shrhabitat.org</p>

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HomeNet Homeownership Center	To prepare families for homeownership	<p>Homebuyer training and education</p> <p>Debt management and housing counseling</p> <p>Access to down payment and closing cost assistance</p> <p>Access to low interest rate mortgage</p> <p>Access to affordable housing</p>	Services are Free	Any individual or family interested in purchasing a home in Norfolk	New homeownership readiness	<p>HomeNet</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 624-8649 or (757) 623-0458</p> <p>www.nrha.norfolk.va.us/housing/own/homenet.html</p>

SECTION 3

RESIDENTIAL REHABILITATION, RENOVATION, REMODELING AND MAINTENANCE OPTIONS



The Residential Rehabilitation, Renovation, Remodeling and Maintenance Options are affordable resources to assist with upgrading homes to today's standards and adding modern amenities while maintaining the quality and unique character of the City's housing stock.

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Equity Secure Rehabilitation Program	To provide assistance for low-to-moderate income homeowners by providing flexible and affordable financing	<p>Funds can be used to repair or replace, as needed: plumbing, heating, electrical, roof, and structural systems. Provide handicap accessibility alterations to achieve decent, safe and sanitary conditions</p> <p>Perform eligible exterior aesthetic improvements</p> <p>Reduce or eliminate lead-based paint hazards identified on surfaces being disturbed during rehabilitation</p> <p>Technical assistance with work specifications are available</p>	<p>No monthly payments</p> <p>Part grant and part due- on- transfer loan</p> <p>Mortgage must be current no less than 3 months prior to the application date for assistance</p> <p>Homeowner's insurance must be current Applicant must have legal interest in the property and reside in the property</p>	<p>Total household income must be at or below 80% of the area median. (See Income Limit Table: Section 7)</p> <p>The property to be improved must be located in a designated neighborhood conservation area</p>	\$45,000 for eligible rehabilitation work and up to an additional \$20,000 for lead-based paint abatement	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Emergency Repair Grant	To provide decent, safe and sanitary housing for Norfolk's residents	Direct grants to eligible homeowners to assist in improving areas of their homes that may cause health and/or safety issues if not addressed	<p>First-come, first-served due to limited funding</p> <p>Funds may be used for roofing, heating, electrical, plumbing and handicap accessibility repairs</p>	<p>Residents living outside of designated neighborhood conservation areas</p> <p>Total household income must be at or below 80% of the area median</p> <p>Applicants must provide proof of ownership and have at least one year minimum occupancy</p> <p>Mortgage real estate taxes and homeowners insurance payments must be current</p> <p>Liquid assets (savings, stocks, bonds, etc.) must not exceed \$12,000</p>	Up to \$12,000	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Residential Aesthetic Improvement Grant	To provide financial incentives to homeowners and investors to improve exterior aesthetic appeal of properties	Matching Grant	<p>100% match required</p> <p>Owner can only receive one grant per property</p> <p>Maintenance agreement required</p> <p>All planned work must be reviewed and approved prior to the beginning work</p> <p>Funds are reimbursed after the work has been completed</p> <p>Eligible improvements may include landscaping, fencing, exterior lighting, window shutters, architectural-grade roof shingles and exterior surface improvements, etc.</p>	<p>Property must meet all applicable city building maintenance codes and neighborhood conservation program rehabilitation property standards</p> <p>Real estate taxes must be current</p> <p>The property to be improved must be located in a designated neighborhood conservation project area or other designated neighborhood</p>	\$5,000 per property	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Norfolk Home Rehabilitation Program (Wards Corner Special Projects Area)	To provide home improvement assistance to eligible residents living in special service areas	<p>Funds may be used to repair or replace plumbing, heating, electrical, roofing and structural systems as needed</p> <p>Provide handicap accessibility alterations to achieve decent, safe and sanitary conditions</p> <p>Perform eligible exterior aesthetic improvements</p> <p>Reduce or eliminate lead-based paint hazards identified on surfaces being disturbed during rehabilitation</p> <p>Technical assistance with work specifications are available</p>	<p>No monthly payments</p> <p>Part grant and part due-on-transfer loan</p> <p>0% interest rate</p>	Total household income must be at or below 120% of the area median. (See Income Limit Table: Section 7)	<p>\$55,000 maximum benefit.</p> <p>\$35,000 for rehabilitation and up to an additional \$20,000 for the reduction or elimination of lead-based paint on surfaces being disturbed by the rehabilitation</p>	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p>

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Model Home Demonstration Program (HOME Style)	To provide opportunities to increase the square footage of post-war houses in order to accommodate modern lifestyles	Matching Grant	Funds can be used to offset the cost of room additions Projects must contribute to the character of the neighborhood Available in Wards Corner special Projects area only	No income limits Homeowners only Property must be in compliance with building maintenance codes	Up to \$25,000 Total assistance can not exceed 50% of the project cost	Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510 (757) 623-1111 www.nrha.norfolk.va.us
Residential Facade and Aesthetic Improvement Program (Home APPEAL)	To provide incentives for residents to enhance their homes' curb appeal with exterior building and grounds improvements Available only in Special Service Areas	Matching Grant	No repayment Available in Wards Corner Special Projects area only	No income limits Homeowners and landlords are eligible Work must be pre-approved Properties must be in compliance with the City' of Norfolk's building maintenance codes Improvements must be visible from the street	Up to \$15,000 for 1-4 unit structures not to exceed 50% of the total cost Up to \$25,000 for structures with 5 or more units not to exceed 50% of the total cost	Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510 (757) 623-1111 www.nrha.norfolk.va.us

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FHA Section 203 K Home Improvement Loans	To provide affordable financing for the purchase and renovation of 1-4 unit structures	Borrowers can get a single mortgage loan (at a long-term fixed or adjustable rate) to finance the rehabilitation and or restoration of a property	<p>30 Year fixed-rate mortgages</p> <p>All improvements must comply with HUD's minimum property standards as well as local building codes</p> <p>Any luxury items and improvements must be permanently attached to the real property (i.e. cabinetry, sink fixtures, flooring)</p> <p>All health, safety and energy conservation items must be addressed prior to general improvements</p>	<p>No income restrictions</p> <p>Applicants must meet FHA credit, income and debt guidelines</p> <p>Property must be a 1-4 family dwelling at least one year old</p> <p>Cooperative units are not eligible</p> <p>Homes that have been demolished as part of rehabilitation work are eligible provided some of the existing foundation system remains in place</p> <p>Mixed and residential property under certain conditions</p> <p>See HUD website for specifics</p>	<p>Maximum mortgage</p> <p>25-75% value of the property before the rehabilitation plus the cost of rehabilitation;</p> <p>or</p> <p>110% of the expected market value of the property upon completion of the work</p>	<p>HUD</p> <p>U.S. Dept of Housing and Urban Development</p> <p>451 7th Street S.W. Washington, DC 20410</p> <p>(202) 708-1112</p> <p>www.hud.gov</p> <p>See Article Below:</p> <p>www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Home Equity Conversion Mortgage (HECM) or Reverse Equity Mortgage	To sustain/improve standards of living of seniors	A loan that allows seniors to convert equity into tax-free income Funds may be used for home repairs and improvements or any purpose the borrower wishes	Free reverse mortgage counseling is provided by HUD-approved agency No monthly payments Funds are not repaid until the borrower moves, sells or dies	Homeowner must be 62 years of age or older Must own home outright or have low balance on mortgage Home must be principal residence	Depends on age of owner(s), the interest rate, and value of the home	U.S. Department of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410 (202) 708-1112 www.hud.gov
Title I Home Improvement Loan	To make it easier for consumers to obtain affordable home improvement loans	FHA insures loans made by private lenders to help families improve their properties For light or moderate rehabilitation of properties, as well as the construction of non-residential buildings on the property	HUD-approved lenders only Insures loans up to 20 years on either single family or multi-family properties	No income limits Ability to repay mortgage loan	The maximum loan amount is \$25,000 for a single family home or for improving or building a non-residential structure The maximum loan amount for multi-family properties is \$12,000 per unit not to exceed \$60,000 for the structure	A property owner may apply at any lender (bank, mortgage company, savings and loan association, credit union) that is approved to process Title I loans For more information, please call: 1-800-767-7468 and request item number 2651, "Fixing Up your Home and How to Finance It"

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RESIDENTIAL REHABILITATION, RENOVATION, REMODELING, AND MAINTENANCE OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Home Rehabilitation and Resource Initiative	Provide resources of housing improvement needs for low-income families through volunteer-based rehabilitation services	<p>Program facilitates of roof repair, window replacement, painting, disability ramp installation and other improvements</p> <p>Program makes referrals to other agencies to improve clients' quality of life as well as physical home improvements</p>	Program uses skilled volunteer labor (World Changers, faith-based groups, contractors, etc.) to address rehab needs of low-to-moderate income Norfolk residents	<p>Applicants must be low-to-moderate income residents of the City of Norfolk who meet the HUD income guidelines</p> <p>Must be owner occupant</p> <p>Property taxes must be current or pre-payment plan in effect</p>	Low-income homeowners can maintain independence and safety as well as avoid more costly repairs in the future.	<p>Dept. of Neighborhood Preservation</p> <p>Park Place Neighborhood Service Center</p> <p>606 W. 29th St. Norfolk, VA 23508</p> <p>(757) 664-7503</p> <p>www.norfolk.gov/neighborhoods</p>
World Changers Home Rehabilitation Program	To provide decent and safe housing for low income homeowners	<p>A ministry of the North American Mission Board of the Southern Baptist Convention</p> <p>Provides its high school members mission involvement through the rehabilitation of houses for low income homeowners</p>	Eligible repairs include: roof replacement, disability ramps, porch repairs, floor and wall repairs, painting and carpentry work	<p>Applicants must be owner occupant of 1-2 unit properties</p> <p>Household incomes cannot exceed 80% of the area median income (or have other impacting problems or expenses, major medical bills, etc.). Not all homes evaluated will be selected</p>	No cost to eligible homeowners	<p>Dept. of Neighborhood Preservation</p> <p>400 Granby Street Norfolk, VA 23510</p> <p>(757) 823-4362</p> <p>Email: communityoutreach@norfolk.gov</p>

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RESIDENTIAL REHABILITATION, RENOVATION, REMODELING, AND MAINTENANCE OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
STOP Weatherization Program	To increase the energy efficiency of homes occupied by low-income people, particularly the elderly, persons with disabilities and children	The STOP Weatherization Program will perform emergency maintenance and accessibility improvements for low-to-moderate income elderly and/or disabled residents via grants	Funds can be used for, but are not limited to: insulation in attic and side walls, air sealing, safe and operable heating Services will be delivered through the use of STOP's listing of licensed and fully insured eligible contractors	Low-to-moderate income homeowners of Norfolk, Chesapeake, Portsmouth, Virginia Beach, Suffolk, Hampton, Franklin, Isle of Wight and Southampton County	By completing these repairs, the homeowner can maintain independence and safety to potentially avoid more costly repairs in the future	The Southeastern Tidewater Opportunity Project, Inc. (The STOP Organization) 2551 Almeda Avenue Norfolk, VA 23513 (757) 858-1397 or (757) 858-1339 www.stopinc.org
STOP Home Maintenance	To improve the quality of housing for low-to-moderate income elderly and disabled populations	Grants	Funds can be used for, but are not limited to: roof repairs, heating and cooling, accessibility, plumbing, electrical and minor structural improvements	Low-to-moderate income Income cannot exceed 80% of the area median income Homeowners only	Varies participant	The STOP Organization 2551 Almeda Avenue Norfolk, VA 23513 (757) 858-1397 or (757) 858-1339 www.stopinc.org

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Granting Freedom Program	To make housing accessible to former military personnel	<p>Direct grants to assist with modifications needed on homes or apartments to make them accessible for Virginia servicemen or women who sustained injuries in combat</p> <p>Funds may be used to widen doorways and add ramps to make a home wheelchair accessible; to install grab bars in bathrooms or make other modifications that help eligible recipients feel more at home</p>	Recommendations for the housing modifications are required from the Veteran's Administration's (VA) hospital officer or the attending physician or therapist	Servicemen or women who sustained injuries in combat	\$4,000 is the maximum available for each dwelling unit	<p>Virginia Housing Development Authority (VHDA)</p> <p>601 S. Belvidere Street Richmond, VA 2322</p> <p>(804) 225-3129</p> <p>www.vhda.com</p>

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Virginia Livable Home Tax Credit	To improve the accessibility and visitability of housing	Provides state tax credits for the purchase of new units or retrofitting of residential units to improve accessibility or universal visitability	Must have three features of universal visitability or at least three accessibility features and meet definition of an existing standard. Retrofitting an existing unit must include one visitability feature, a lift or elevator, and meet requirements of an existing standard or provide sensory modifications	Persons filing individual (Virginia) income tax returns who have incurred costs for the purchase or for the retrofitting of residential units with accessibility or universal features on or after January 1, 2008	\$500 tax credit	Virginia Department of Housing and Community Development (804) 225-3129 www.dhcd.virginia.gov/HousingPreservationRehabilitation/Tax_credit_program.htm
Accessibility Modifications for Rental Properties	To improve home accessibility and safety	Modifications to existing rental units to make them accessible	Requires written estimate from contractor for work Improvements are inspected for completion, quality and tenant satisfaction First-come, first-served	Persons earning 80% or less of the area median income	Grants up to \$1,800 per dwelling unit	Virginia Housing Development Authority 601 S. Belvidere Street Richmond, VA 23220 (804) 343-5605 www.vhda.com

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Federal and State Historic Rehabilitation Tax Credits	To encourage and facilitate the preservation of historic properties	By rehabilitating certified historic buildings in accordance with program requirements, taxpayers have opportunities to qualify for state and federal tax credits	<p>Rehabilitation work must be consistent with Secretary of Interiors Standards for Rehabilitation</p> <p>The amount of the expense or improvement must conform to the program's cost thresholds</p> <p>Property must be a certified historic structure</p>	<p>Federal: Income producing properties (commercial or rental residential)</p> <p>State: Income producing properties (commercial or residential) or owner-occupied residential</p>	<p>Dollar-for-dollar reductions in income tax liability for tax payers</p> <p>The amount of the credit is based on the total rehabilitation costs</p> <p>The federal tax credit is 20% of eligible expenses for income-producing properties.</p> <p>The State credit is 25% of eligible rehabilitation expenses for owner-occupied or income-producing properties</p> <p>If the project qualifies under both programs, the developer can claim 45% of eligible rehabilitation expenses</p>	<p>Virginia Department of Taxation, Office of Customer Services</p> <p>Post Office Box 1115 Richmond, VA 2321</p> <p>(804) 367-8031</p> <p>www.tax.virginia.gov/site.cfm?alias=taxcredit2</p>

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Tax Abatement Program (City of Norfolk)	To encourage significant improvements to residential, commercial and industrial properties throughout the City of Norfolk	The program offers taxpayers an opportunity to improve properties, while not having to pay full taxes on those improvements for 14 years	<p>Residential (1-4 units) must be 15 years old and improvements must increase assessed value by at least 20%</p> <p>Multi-family (5 or more units) must be at least 50 years old and improvements must increase assessed value by at least 40%</p> <p>Shall be contingent upon approval of building exteriors by the Director of Planning and Community Development, based upon design compatibility, quality, value enhancement, bulk, massing and height</p>	<p>No income limits</p> <p>All taxes must be current</p> <p>All intended work must be listed in application</p> <p>Rehabilitation work shall not begin until receipt of the approval letter</p> <p>The abatement is limited to the original applicant and one transfer</p> <p>The program's services will be revoked if property taxes are delinquent anytime during the abatement</p> <p>Exterior elevations must be consistent with the neighborhood's character</p>	<p>Abatement schedule:</p> <p>1-10th year – 0% of increase recognized</p> <p>11th year—20% of increase recognized</p> <p>12th year — 40% of increase recognized</p> <p>13th year — 60% of increase recognized</p> <p>14th year — 80% of increase recognized</p> <p>15th year — 100% of increase recognized</p>	<p>Office of the Real Estate Assessor</p> <p>402 City Hall Building Norfolk, VA 23510 (757) 664-4732 www.norfolk.gov/assessor/</p>

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Pattern Book for Norfolk's Neighborhoods	To assist homeowners, designers and builders identify appropriate patterns to help guide design of new construction and remodeling projects; ensure consistency with traditional Norfolk architecture	Appropriate architectural design patterns	Available in person, by mail, on website or by telephone	Available to the Public	Strengthen neighborhoods and well-designed housing	Office of Housing Neighborhood Design & Resource Center 111 Granby Street Norfolk, VA 23510 (757) 664-6770 www.norfolk.gov/comehome
Narrow Lot Plan Book	To ensure the appropriate design quality and options of residential development on narrow and other non-conforming lots.	Appropriate architectural design patterns	Available in person, by mail, on website or by telephone	Available to the Public	Strengthen neighborhoods and well-designed housing	Office of Housing Neighborhood Design & Resource Center 111 Granby Street Norfolk, VA 23510 (757) 664-6770 www.norfolk.gov/comehome

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Architectural & Design Services	To assure affordable housing is well designed and complements the character of Norfolk's neighborhoods	Free conceptual architectural plans for renovating, remodeling and accessibility projects	Property must be located in Norfolk	Property Owner	Conceptual designs and consultations are free to Norfolk residents	Office of Housing Neighborhood Design & Resource Center 111 Granby Street Norfolk, VA 23510 (757) 664-6770 www.norfolk.gov/comehome

Strengthening Norfolk's Neighborhoods

Architectural & Design Services



Before



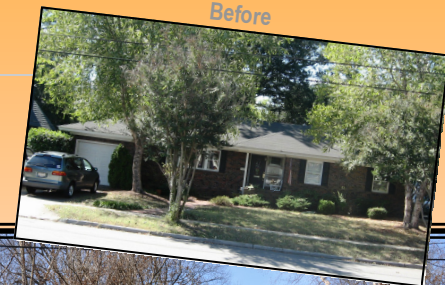
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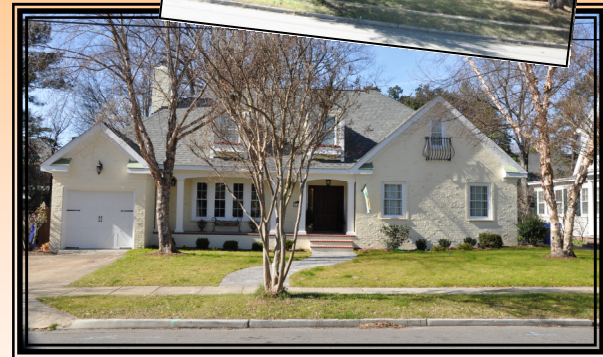
Before



After



Before



After



Office of Housing
Department of Planning and
Community Development

The Norfolk Neighborhood Design and Resource Center provides **free** preliminary architectural and design concepts to Norfolk property owners and developers interested in modifying, upgrading or building homes in **Norfolk** neighborhoods

111 Granby Street ▪ Norfolk, VA 23510 ▪ (757) 664-6770

Visit us online at: www.norfolk.gov/comehome

City of *Norfolk* HART


Homeless Action Response Team

HART Information/Screening Line (757) 664-6083

HART serves as a single point of contact for homeless families and individuals in Norfolk who are seeking time limited services. The HART Team is comprised of Human Services professionals whose mission is to develop processes, community partnerships, and strategies to help end homelessness in the City of *Norfolk*.

Interested in Volunteering for the HART Homeless Hotline?

The Norfolk Hotline for Homeless Families has volunteer opportunities available. Volunteers are currently being recruited and trained to augment the Hotline staff both at the HART team's location (741 Monticello Avenue) and at family shelters in Norfolk.

 City of Norfolk	Volunteer Requirements	Volunteer Benefits
	<ul style="list-style-type: none">• Clear speaking voice and active listening skills• Attend orientation• Criminal background check• Two shifts per month	<ul style="list-style-type: none">• Make a difference in your community• Flexible hours and free training• Learn new skills• Network with other caring citizens

Register to volunteer online at www.norfolk.gov/humanservices/hart.asp or
contact the Volunteer Office at (757) 622-6400

SECTION 4

SPECIAL NEEDS HOUSING OPTIONS



Special Needs Housing Options provide supportive environment and housing services for the elderly, homeless, disabled, handicapped, and others with particular requirements. This section includes information on transitional housing, permanent housing for persons with disabilities, permanent supportive housing, and safe havens for the homeless.

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Access Virginia	<p>To connect Virginians to accessible and affordable housing</p> <p>Landlords register available accessible housing units or (those modified)</p> <p>Units are described by type of modification</p> <p>Landlords may access system to locate potential tenants</p>	An online housing registry to help Virginians with disabilities find accessible, affordable apartments and learn more information on universal design principles	N/A	Virginia residents	<p>Tenants are able to locate available accessible housing</p> <p>Landlords are able to inform potential tenants of available housing</p>	<p>www.AccessVA.org udcd@vhda.com</p> <p>In partnership with: Virginia Housing Development Authority</p> <p>601 S. Belvidere Street Richmond, VA 23220 (804) 225-3129 www.vhda.com</p>
New Well Fund	To improve the accessibility and livability of housing units	Low interest rate loans for home modifications for persons with disabilities	<p>Varies per loan</p> <p>See website for specific information</p>	<p>Any Virginian with a disability or caregiver of a person with a disability</p> <p>Applicant(s) ability to repay and credit history will be evaluated</p>	\$30,000 (more with exceptions)	<p>New Well Fund</p> <p>1602 Rolling Hills Drive Suite 107 Richmond, VA 23229</p> <p>Toll Free: 1 (866) 835-5976 www.newwellfund.org</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Ray of Hope	Provide HIV/AIDS clients with case management and supportive services that will assist to secure permanent housing	Program will provide services for HIV/AIDS clients in the City of Norfolk Additional services include assistance to persons seeking jobs, life skills and substance abuse counseling	Clients must work with case managers to follow their service plans so that any issues that pose a barrier to them maintaining permanent housing are addressed (i.e. stable employment, substance abuse, behavioral problems, etc.)	AIDS/HIV persons who meet HUD income guidelines	Program provides consistent follow-up to ensure clients' quality of life is improved	Tidewater AIDS Community Taskforce (TACT) 9229 Granby Street Norfolk, VA 23503 www.tact-online.com
Housing Solutions/CHAP - Norfolk	Provide supportive services to increase the range of housing options and stability for homeless persons living with HIV/AIDS	Assist clients with locating rental property through its network of landlords or additional outreach Housing Specialist will provide ongoing life skills education and assist client in developing an individual housing service plan	Housing Service plans must be developed annually and reassessed on a quarterly basis	Homeless individuals with HIV will be identified through the agency's case management team or through referrals from outside providers	A stable, safe and healthy environment for clients to live	ACCESS (AIDS Care Center for Education & Support Services) – formerly CANDII 222 West 21 st Street Suite F-3-08 Norfolk, VA 23517 www.accessaids.org

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Public Housing Program	To provide decent, safe and affordable housing to low and very low income families	Subsidized rental assistance Resident pays no more than 30% of income for rent	Must abide by the terms and conditions of the lease	Families with income of 80% or less of the area median income	Rental assistance based on income	Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510 (757) 623-1111 www.nrha.norfolk.va.us
HABITAT for Humanity	To eliminate poverty and homelessness	Through volunteer labor and donations of money and materials, HABITAT builds and rehabilitates houses with the help of prospective homeowner	Ability to make down payment and monthly mortgage payments Invest hundreds of hours of sweat equity into building their home and home of others	Need for adequate shelter Ability to pay for a HABITAT house and willingness to partner with HABITAT Must have lived in the service area for at least one year	HABITAT houses are sold to partner families at no profit and financed with affordable loans for 7 to 30 years	HABITAT for Humanity of South Hampton Roads 900 Tidewater dr. Norfolk, VA 23504 (757) 640-0590 www.habitat.org

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PERMANENT SUPPORTIVE HOUSING						
Gosnold Apartments	To eliminate homelessness in the Hampton Roads region	Provide 42 permanent supportive housing efficiency apartments for formerly homeless adults in South Hampton Roads	Residents pay 30% of their income for rent with a minimum payment of \$50	Homeless Adults	<p>Accessible units are available</p> <p>Supportive services are available on site</p> <p>Rental subsidies are provided and all utilities are included</p>	<p>Virginia Supportive Housing</p> <p>1010 N. Thompson Street Suite 200 Richmond, VA 23230</p> <p>www.virginiassupportivehousing.org</p> <p>(804) 788-6825</p>
Cloverleaf Apartments	To eliminate homelessness in the Hampton Roads region	Provide 60 permanent supportive housing efficiency apartments for formerly homeless adults in South Hampton Roads	Residents pay 30% of their income for rent with a minimum payment of \$50	Homeless Adults	<p>Accessible units are available</p> <p>Supportive services are available on site</p> <p>Rental subsidies are provided and all utilities are included</p>	<p>Virginia Supportive Housing</p> <p>1010 N. Thompson Street Suite 200 Richmond, VA 23230</p> <p>www.virginiassupportivehousing.org</p> <p>(804) 788-6825</p>

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PERMANENT SUPPORTIVE HOUSING (Continued)						
Harbor House	To serve ex-offenders that are homeless or at risk of being homeless	Provides permanent supportive housing for non-violent ex-offenders	Support services that lead to full-time employment and social stability for those individuals impacted by the stigma of being labeled "ex-offender"	Ex-offenders	Varies depending on need and availability Visit website for more information	The STOP Organization 2551 Alameda Avenue Norfolk, VA 23513 (757) 664-4281 www.stopinc.org

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SHELTERS AND SUPPORT SERVICES						
Norfolk H.A.R.T. (Homeless Action Response Team)	To eliminate homelessness in Norfolk Rapidly re-housing families Improving coordination between various service providers working with homeless families	Information and screening for placement into local family shelters Application for eviction prevention resource Assessment for service needs and connection to appropriate service providers	Public Service	Any adult with legal custody of minor children in the City of Norfolk who is or is about to become homeless	Varies depending on need and availability	City of Norfolk Dept. of Human Services H.A.R.T. (757) 664-6083 http://www.norfolk.gov/homelessness/partnership.asp
Homeless Intervention Program (The Planning Council)	To provide homeless prevention assistance by addressing the needs of those at risk of losing their housing or those who are already homeless	Provides financial assistance for rent & mortgages as well as support services to prevent eviction and foreclosure	Referral by any homeless assistance agency or contact The Planning Council directly	Person affected by homelessness Person diagnosed with HIV or AIDS	Varies depending on need and availability Contact The Planning Council for more information	The Planning Council 130 Plume Street Norfolk, VA 23510 (757)625-4543 www.theplanningcouncil.org

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
SHELTERS AND SUPPORT SERVICES (continued)						
F.O.R. Kids Inc. Elizabeth Place	To provide homeless prevention assistance by addressing the needs of those at risk of losing their housing or those who are already homeless	Short-term Transitional Housing	All services focus on improving lives of children Eligible applicant: a family that includes at least one adult with legal custody of at least one minor child	Some restrictions may apply Contact F.O.R. Kids Inc for more information	3-6 months shelter and/or support	F.O.R. Kids, Inc. Elizabeth Place (757) 423-0863 4200 Colley Avenue Suite A Norfolk, VA 23508 (757) 622-6400 www.homesforkids.org
Ecumenical Family Shelter (The Dwelling Place)	To provide safe and secure emergency shelter to families in crisis and assist them in achieving self-sufficiency	Emergency shelter Counseling Assistance in finding permanent housing	A family that includes at least one adult with legal custody of at least one minor child	Norfolk residents Some restrictions may apply Contact The Dwelling Place for more information	Varies depending on need and availability Contact The Dwelling Place for more information	The Dwelling Place 545 West 37 th Street Norfolk, VA 23508 (757) 624-9879 thedwellingplaceva.org
Union Mission	To provide shelter for the homeless To aid the poor and needy	Emergency Shelter Transitional Housing	18 years old with ID Limited Space, call first to confirm First come First serve	Women arrive by 4 pm Men arrive by 5:30pm	30 day shelter	Union Mission Norfolk, VA 23510 <u>Women</u> 120 Brooke Avenue (757) 623-0642 <u>Men</u> 130 Brooke Avenue (757) 627-8686

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SHELTERS AND SUPPORT SERVICES (continued)						
Salvation Army	To provide shelter for the homeless	Emergency Shelter Transitional Housing Day Services	Arrive by 5:00 PM Limited Space Pay Shelter (\$8 / Day) Women should call Hope Shelter	Men	30 day stay	209 W 19th Street Norfolk, VA 23517 (757) 622-3471 Hope Shelter (757) 543-8100 www.salvationarmysouth.org/VA.htm
YWCA	To provide assistance to woman and children in need	Emergency Shelter Transitional Housing	Women in Crisis Women in Recovery	Women and Children	Varies depending on need and availability	5215 Colley Avenue Norfolk, VA 23508 (757) 625-4248 www.ywca.org
St. Columba Ecumenical Ministries	To provide relief for homeless individuals and families	Rental Assistance Transitional Housing for Homeless	Currently homeless individuals and families Families and individuals at risk of becoming homeless	Men Women Families Some restrictions may apply Contact St. Columba for more information	Varies depending on need and availability Contact St. Columba for more information	2114 Lafayette Blvd. Norfolk, VA 23509 Homeless Transition Housing: (757) 627-0312 Rental Assistance: (757) 627-6748 www.stcolumbaministries.com/programs.html

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SHELTERS AND SUPPORT SERVICES (continued)						
Haven House	To increase the number of homeless families moving into permanent housing	Supportive Housing Transitional Housing Emergency Shelter	A family that includes at least one adult with legal custody of at least one minor child All services focus on improving the lives of children	Some restrictions may apply Contact F.O.R. Kids Inc. for more information	Varies depending on need and availability	Haven House Shelter 131 D View Avenue Norfolk, VA 23503 (757) 587-4202 F.O.R. Kids Inc info: (757) 622-6400 www.homesforkids.org
Virginia Housing Search	To connect low income households to affordable housing	Provides low-to-moderate income households opportunities to obtain affordable housing by providing free, user-friendly access to landlords via the internet	Availability is open to the public	Availability is open to the public	Low-to-moderate income households can locate affordable housing throughout the state that meet their needs	The Planning Council 130 West Plume Street Norfolk, VA 23510 (757) 622-9268 www.VirginiaHousingSearch.com

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RENTAL ASSISTANCE						
Section 8 Housing Voucher Program (tenant-based)	To provide decent safe and sanitary affordable housing to low-to-moderate income families	Assist households with obtaining privately owned rental housing units through provision of monthly rent subsidies	Rental unit must be located in Norfolk Landlord must agree to participate and enter into annual lease and program contract Properties must be inspected and meet HUD minimum property standards	Household incomes cannot exceed 80% of the area median income	Households pay no more than 30% of their adjusted incomes for rent and an allowance for utilities The difference is paid to private landlords through provision of an annual contract by the local housing authority	Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510 (757) 623-1111 www.nrha.norfolk.va.us
The Rapid Exit Program	To prevent homelessness or eviction	Provides grants for rental assistance, housing deposits, rent and utility costs	Grants for first month expenses	Persons homeless or at risk of becoming homeless	Up to three months assistance	National Alliance to End Homelessness 1518 K Street NW Suite 410 Washington, DC 20005 (202) 638-1526 www.endhomelessness.org Email: naeh@naeh.org

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RENTAL ASSISTANCE (continued)						
Emergency Shelter Grants (ESG) Program	<p>To provide homeless, and those in danger of becoming homeless, with basic shelter and essential supportive services</p> <p>ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs</p> <p>ESG can also assist with the operational costs of the shelter facility and for the administration of the grant</p>	Emergency Grants	<p>Emergency assistance</p> <p>Assistance in costs of running a emergency shelter</p>	Homeless or those at risk of becoming homeless	Varies depending on need and availability	<p>U.S. Department of Housing and Urban Development</p> <p>451 7th Street S.W. Washington, DC 20410</p> <p>(202) 708-1112</p> <p>Virginia Office (ESG Assistance)</p> <p>Toll Free: 1 (800) 955-2232</p> <p>www.hud.gov</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
RENTAL ASSISTANCE (continued)						
Housing Solutions Program	Increase the range of housing for those with AIDS/HIV and homeless	Emergency Grants	Funds are distributed to states and cities by formula allocations and made available as part of the area's Consolidated Plan. In addition, some projects are selected in national competitions to serve as service delivery models or operate in non-formula areas. Grantees partner with non-profit organizations and housing agencies to provide support to beneficiaries	Persons living with HIV/AIDS and their families may require housing that provides emergency, transitional, or long-term affordable solutions. A variety of HOPWA (Housing Opportunities for Persons with AIDS) programs and projects provide short- & long-term rental assistance, operate community residences or make use of other supportive housing facilities developed to address needs of persons who are living with HIV/AIDS and related challenges	Varies per participant	U.S. Department of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410 (202) 708-1112 http://www.hud.gov/offices/cpd/aidshousing/

SECTION 4

SPECIAL NEEDS HOUSING OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
RENTAL ASSISTANCE (continued)						
Public Housing Assistance	To provide decent, safe and affordable housing to low and very low income families	Subsidized rental assistance Resident pays no more than 30% of income for rent	Must abide by the terms and conditions of the lease	Families with income of 80% or less of the area median income	Rental assistance based on income	Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA (757) 623-1111 www.nrha.norfolk.va.us

SECTION 5

HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS



Housing Counseling, Fair Housing Information and Other Housing Access Options provide homeowners, buyers and renters with resources and support to sustain a quality living environment for themselves and their families.

SECTION 5

HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS



NAME OF PROGRAM /SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS /CONDITIONS	ELIGIBILITY /APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
VHDA Homeownership Education and Training Programs	To equip prospective first-time homebuyers with the knowledge and capabilities to succeed as homeowners	Six hour course instruction by VHDA-trained instructors	Homebuyers Courses are Free To obtain a list of local class schedules, contact VHDA's website	All homebuyers	Long-term financing and homeownership stability	www.vhda.com/edu or call (877) VHDA-123 <u>HomeNet</u> Homeownership Center 201 Granby Street Norfolk, VA (757) 624-8649 <u>The UpCenter, Inc.</u> 222 W. 19 th Street Norfolk, VA (757) 965-8657 www.theupcenter.org <u>Urban League of Hampton Roads</u> (757) 336-7589 www.ulhr.org
Pre- and Post-Purchase Homebuyer and Homeowner Counseling and Education	To provide support and guidance to families and individuals pursuing homeownership in Norfolk	Homeownership counseling Homeownership training and budgeting education	Free and open to the public	Families or persons planning to purchase a home in Norfolk	Long-term financial and homeownership stability	<u>HomeNet</u> Homeownership Center 201 Granby Street Norfolk, VA (757) 624-8649 <u>The UpCenter, Inc.</u> 222 W. 19 th Street Norfolk, VA (757) 965-8657 www.theupcenter.org

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HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Equity Secure Rehabilitation Program	To provide assistance to low-to-moderate income homeowners by providing flexible and affordable financing	<p>Funds to be used to repair or replace, as needed, plumbing, heating, electrical, roof, and structural system. Provide handicap accessibility alterations to achieve decent, safe and sanitary conditions</p> <p>Perform eligible exterior aesthetic improvements</p> <p>Reduce or eliminate lead-based paint hazards identified on surfaces being disturbed during rehabilitation. Technical assistance with work specifications are available</p>	<p>No monthly payments</p> <p>Part grant and part due- on- transfer loan</p> <p>Mortgage must be current</p> <p>Homeowners insurance must be current</p> <p>Applicant must have legal interest in the property and reside in the property</p>	Total household income must be at or below 80% of the area median. See attached Income Limit Table	\$25,000 for eligible rehabilitation work and up to an additional \$20,000 for lead-based paint abatement	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p>

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HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Center for Fair Housing Advocacy	To protect the housing choices of all people from external barriers and limitations	Fair housing advocacy, testing, investigations, legal challenge, education and training	Public Service	Public Service	Advocacy & information	Housing Opportunities Made Equal (H.O.M.E., Inc) 355 Crawford Street Suite 520 Portsmouth, VA 23704 (757) 215-0321 www.phonehome.org
HomeNet Homeownership Center	To prepare families for homeownership	Homebuyer training and education; debt management and housing counseling	Attend 8 hours of class	Any individual or family interested in purchasing a home in Norfolk	New homeownership readiness	HomeNet 201 Granby Street Norfolk, VA 23501 www.nrha.norfolk.va.us/housing/ownhomenet.html
Hampton Roads Community Housing Resource Board	To expand awareness and compliance to fair housing laws and practices throughout the region	A consortium of local governments in Hampton Roads established to identify and remove impediments to fair housing in the region	Public Service	Public Service	Advocacy, regional strategies and implementation Regional data, research, and reports	HRCHRB c/o Sylvia Hill, Chair 2424 Courthouse Dr Municipal Center Building 18A Virginia Beach, VA 23456 (757) 385-5750

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HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Norfolk's Foreclosure Intervention Network (FIN)	To assist families to remain in their homes and to protect the stability of Norfolk's neighborhoods	Connects families to resources and services as well as hosts foreclosure prevention workshops	Services are free and available to the public	Homeowners experiencing difficulty in making mortgage payments	Homeownership retention	<p>City of Norfolk Office of Housing 111 Granby Street Norfolk, VA 23510</p> <p>(757) 664-6770</p> <p>www.norfolk.gov/comehome</p> <p><u>The UpCenter</u> 111 19th Street Norfolk, VA 23517</p> <p>(757) 965-8657 www.theupcenter.org</p>
Fair Housing Center	To insure that the housing choices of all Norfolk residents are protected from external barriers and limitations	Referral to partner agencies as well as resource and reference material	Services are free and available to the public	Public Service	Advocacy and information	<p>City of Norfolk Office of Housing</p> <p>111 Granby Street Norfolk, VA 23510</p> <p>(757) 664-6770</p> <p>www.norfolk.gov/comehome</p>

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HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Housing Counseling	To help those who have difficulty making monthly payments resolve delinquencies to save their homes	Mortgage Default counseling	Services are free and available to the public	No income limits	Long-term financial and homeownership stability	<u>HomeNet Homeownership Center</u> 201 Granby Street (757) 624-8649 www.nrha.norfolk.va.us/housing/ownhomenet.html
		Lender intervention	By appointment only			<u>The UpCenter, Inc.</u> 222 W. 19 th Street (757) 965-8657 www.theupcenter.org
		Debt management				<u>Catholic Charities of Eastern Virginia, Inc.</u> 3804-A Poplar Hill Road Chesapeake, VA 23321 (757) 484-0703
						<u>Southeastern Tidewater Opportunity Project (STOP)</u> 2551 Alameda Avenue (757) 858-1360
						<u>H.O.M.E., Inc.</u> 355 Crawford Street Suite 520 Portsmouth, VA 23704 (757) 215-0321 www.phonehome.org
						<u>Urban League of Hampton Roads</u> (757) 336-7589 www.ulhr.org

SECTION 6

AFFORDABLE HOUSING PRODUCTION OPTIONS



SOUTH WIND APARTMENTS



MISSION COLLEGE APARTMENTS



VILLAGE POINTE APARTMENTS

Affordable Housing Production Options provide financing and tax incentive programs to facilitate the development and preservation of affordable housing in Norfolk.

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AFFORDABLE HOUSING PRODUCTION OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Section 811 Supportive Housing for Persons with Disabilities	To allow persons with disabilities to live independently in the community	Provides interest-free capital advances to non-profit sponsors to help them finance the development of rental housing such as independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities	<p>The capital advance can finance the construction, rehabilitation, or acquisition of supportive housing</p> <p>The advance does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years</p>	<p>Non-profit organizations with 501 (c)(3) tax exemption</p> <p>Submit a resolution that they will provide a minimum capital investment equal to .5% of the capital advance amount, up to the maximum of \$10,000</p>	<p>The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing</p> <p>The advance does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years</p> <p>Also provides rental assistance which covers the difference between the HUD-approved operating cost of the project and the amount the residents pay usually 30 % of adjusted income</p>	<p>HUD U.S. Dept of Housing and Urban Development</p> <p>451 7th Street S.W. Washington, DC 20410</p> <p>(202) 708-1112</p> <p>www.hud.gov</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Section 202 Supportive Housing Program	Helps to expand the supply of affordable housing and supportive services for the elderly	Interest-free capital advances to private, non-profit sponsors to finance the development of the supportive housing. Project-based rental assistance funds are provided to cover difference between HUD-approved operating cost of the project and the tenant's contribution toward the rent	No repayment if project continues to serve very low-income elderly persons for 40 years	Private non-profit organizations that can provide minimum capital investment equal to .5% of the HUD-approved capital advance, up to a maximum of \$25,000 for national sponsors or \$10,000 for other sponsors	Based on project or development cost	HUD U.S. Dept of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410 (202) 708-1112 www.hud.gov
Section 221(d)(4) and 221(d)(3) Mortgage Insurance for Rental Cooperative Housing	Assist private industry in the construction or rehabilitation of rental and supportive housing for moderate income and displaced families by making capital readily available	FHA mortgage insurance insures lenders against loss on mortgage defaults. No income limits for tenants. All family types are eligible. Projects may be designed specifically for the elderly or handicapped	Allows for long term mortgages (up to 40 years) that can be financed with Government National Mortgage Association (GNMA) Mortgage Backed Securities	Eligible borrowers include public, profit-motivated sponsors, limited distribution, non-profit cooperatives, builder-seller, investor-sponsor, and general mortgagors	Based on project development cost	HUD U.S. Dept of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410 (202) 708-1112 www.hud.gov

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
SPARC Program for Multifamily Housing	To address affordable rental housing needs not currently being met by conventional multi-family programs	<p>Uninsured loans to enable the construction or acquisition/ rehabilitation of affordable rental housing units to meet the following categories of critical needs:</p> <ul style="list-style-type: none"> • Homelessness • Housing for disabled • Preservation of affordable housing • Neighborhood revitalization 	<p>Tenant income restrictions: 50% of the households in the development must have incomes at or below 50% of the area median, 50% at 150% AMI</p> <p><u>Preservation of Affordable Housing</u> Funds can be used to recapitalize projects with one or more of the following subsidies: HUD 236 and/or Section 8; HUD 202/811(with release of HUSE Use Agreement); RD 515 with rental subsidy; or expiring federal low income housing tax credits</p>	<p><u>Homelessness/ Disabilities</u> Borrower must be a non-profit with a history and capacity for serving these populations</p> <p><u>Preservation and Revitalization</u> For-profit or non-profit developers</p> <p><u>Homelessness/ Disabilities</u> Must incorporate supportive services</p> <p>Assisted Living facilities program require 100% units/beds serve the disabled community; Independent living facilities will be at least 25%</p>	<p>Loan limits: \$950,000 or \$1,500,000</p> <p>30 year maximum term; Less if property is 10 years or older</p> <p>High loan to value ratios (90%-100%) and low financing fees (1/2% of principal balance at closing)</p> <p>Debt service coverage ratio is a minimum of 1:10</p>	<p>Virginia Housing Development Authority</p> <p>601 S. Belvidere Street Richmond, VA 23220</p> <p>Toll Free: (877) VHDA-123</p> <p>www.vhda.com</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
VHDA Mixed-Use Program	To create affordable housing units and revitalize communities	Uninsured loans to finance developments composed of mixed-income, multifamily rental housing with commercial or other non-housing buildings or portions thereof in certain revitalization areas	<p>Developments must be mostly residential</p> <p>20% of the housing units must be occupied by renters whose incomes are 150% or less of the area median income</p> <p>The remaining units are not subject to income limits</p>	Private, for-profit, and non-profit developers	<p>High loan to value ratios (90% to 100%)</p> <p>Loans are generally permanent forward commitments</p> <p>1%-2% financing fees (SPARC loans are .5%)</p> <p>Long loan terms (35 years for new construction and 25 years for rehabilitation)</p> <p>Loans are generally non-recourse</p> <p>Other VHDA products may be used with this financing as well as competitive 9% Low Income Housing Tax Credits</p>	<p>Virginia Housing Development Authority</p> <p>601 S. Belvidere Street Richmond, VA 2322</p> <p>Toll Free: (877) VHDA-123</p> <p>www.vhda.com</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
VHDA Tax-Exempt Bond Financing	To increase the availability of affordable multifamily rental housing	Uninsured loan for the construction or acquisition of units with substantial rehabilitation of affordable multifamily rental housing projects	<p>Income limits will apply for tenants</p> <p>Developers have a choice between either a minimum of 20% of tenants must have incomes at or below 50% of the area median income</p> <p>or</p> <p>40% of the tenants must have incomes at or below 60% of the area median</p> <p>The remaining tenants can have incomes at or below 150% of the area median income</p> <p>Minimum \$7,500 per unit rehabilitation or 15% of the acquisition cost, whichever is greater</p>	Private, for-profit and non-profit developers	<p>Loans are long-term (25 years for rehabilitation); high loan to value ratios (90%-100%)</p> <p>Loans are generally non-recourse</p> <p>Loans are construction with permanent conversions</p> <p>2% financing fee</p> <p>This financing allows mortgagors the opportunity to apply for 4% non-competitive federal low income housing tax credits</p> <p>Rates are updated daily and listed on VHDA's website</p>	<p>Virginia Housing Development Authority</p> <p>601 S. Belvidere Street Richmond, VA 23220</p> <p>Toll Free: (877) VHDA-123</p> <p>www.vhda.com</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
VHDA Taxable Bond Financing	To increase the availability of affordable multifamily rental housing	Uninsured loans to facilitate the construction and/or acquisition (with or without rehabilitation) of affordable multifamily rental housing	Renters must have incomes that are less than 150% of the area median income	Private, for-profit and non-profit developers	Loans are long-term (25 years for rehabilitation); high loan to value ratios (90%-100%); and low financing fees. Can be used with the competitive 9% Federal Low income Housing Tax Credit Program	Virginia Housing Development Authority 601 S. Belvidere Street Richmond, VA 2322 Toll Free: (877) VHDA-123 www.vhda.com
VHDA Mixed-Income Financing	To create affordable housing units and revitalize communities	Uninsured loans to finance the construction and/or acquisition rehabilitation of mixed-income multifamily rental housing units in certain revitalization areas	20% of the housing units must be occupied by renters whose incomes are 150% or less of the area median income. The remaining units are not subject to income limits This financing does not allow the use of tax exempt bonds	Borrowers who are private, for profit and non-profit developers	High loan to value ratios (90% to 100%). Loans are generally permanent forward commitments. 1%-2% financing fee (SPARC loans are .5%) Long loan terms (35 years for new construction and 25 years for rehabilitation). Loans are generally non-recourse	Virginia Housing Development Authority 601 S. Belvidere Street Richmond, VA 2322 Toll Free: (877) VHDA-123 www.vhda.com

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
VHDA Taxable Bond Financing	To increase the availability of affordable multifamily rental housing	Uninsured loans to facilitate the construction and/or acquisition (with or without rehabilitation) of affordable multifamily rental housing	Renters must have incomes less than 150% of the area median income	Private, for-profit and non-profit developers	Loans are long-term (25 years for rehabilitation); high loan to value ratios (90%-100%); and low financing fees. Can be used with the competitive 9% Federal Low Income Housing Tax Credit Program	Virginia Housing Development Authority 601 S. Belvidere Street Richmond, VA 23220 Toll Free: (877) VHDA-123 www.vhda.com

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
NRHA Developer Incentive Grant (DIG)	<p>To encourage the conversion of poorly performing rental units into affordable homeownership</p> <p>To promote home rehabilitation, home ownership, housing production</p>	Grants	Deed restrictions to assure owner-occupancy and affordability restrictions	Builders	\$10,000 for single family rentals and \$3,000 per unit for multifamily properties	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 314-4217</p> <p>www.nrha.norfolk.va.us</p>
New Single Family Housing Production	To strengthen <i>Norfolk's</i> neighborhoods with new homeownership	Affordable building sites located in neighborhood conservation and redevelopment areas for the development of single family (attached or detached homes) as determined by the development plan	<p>Member of NRHA's Builders' Guild</p> <p>Deed restrictions regarding affordability and home ownership</p> <p>House plans must be approved by NRHA</p>	Builders and developers must be members of NRHA's Builders Guild	<p>New home construction opportunity</p> <p>Qualifying homebuyers are available through HomeNet</p>	<p>Norfolk Redevelopment and Housing Authority</p> <p>201 Granby Street Norfolk, VA 23510</p> <p>(757) 623-1111</p> <p>www.nrha.norfolk.va.us</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Virginia Community Development Corporation's (VCDC) Housing Equity Funds of Virginia	To serve as a statewide intermediary for the promotion, financing, development and operation of safe, decent and affordable housing for Virginia residents	<p>Makes financial investments in affordable housing and historic renovations</p> <p>Currently manages ten Housing Equity Funds and two Historic Equity Funds</p> <p>VCDC's developments are typically smaller in scope and serve populations with specific needs, such as homeless families and individuals, single-parent families, the elderly, people with disabilities and low income households</p>	Financial and economic feasibility	<p>Developers, project sponsors of housing for families and individuals with special needs</p> <p>Sponsors of VCDC-supported developments are frequently community based non-profit organizations</p>	Uses of loans have been to carry forward expenses, property acquisition, construction, market studies, appraisals, architectural and engineering fees, application fees and other development expenses	<p>Virginia Community Development Corporation</p> <p>1840 West Broad Street, Suite 200 Richmond, Virginia 23220</p> <p>(804) 343-1200, Ext 116</p> <p>atrent@vacdc.org</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
The Virginia Community Development Fund	To provide alternative financing and technical assistance to non-profit developers of affordable, multifamily housing in Virginia	<p>Predevelopment Loan: funds predevelopment loan expenses. Funds are available to protect sponsors before they have either an allocation of tax credits or a building that can be occupied</p> <p>Acquisition and/or Carry Forward Loan: helps project sponsors pay for property acquisition and /or I.R.C. carry forward expenses</p> <p>Construction Participation Loan: allows sponsors to borrow enough during the construction phase to complete the project and close on the permanent financing</p>	<p>Acquisition/Carry Forward Loan: Available to project sponsors who want to purchase occupied properties to preserve affordable housing for eventual rehabilitation using tax credits or to sponsors who have an allocation of tax credits and need financing prior to construction closing</p>	Non-profit sponsors	<p>Pre-development loan: \$ 30,000</p> <p>Acquisition/Carry Forward Loan: \$200,000</p> <p>Construction Participation Loan:\$500,000</p>	<p>Virginia Community Development Fund</p> <p>1840 West Broad Street, Suite 200 Richmond, Virginia 23220</p> <p>(804) 343-1200, Ext 5</p> <p>csterling@vacdc</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Neighborhood Assistance ACT Tax Credit	To increase the supply and dispersal of affordable housing to low-income tenants	Tax credits for landlords participating in the housing choice voucher program for low-income tenants	<p>Tax credits are allowed only for that portion of the taxable year in which a dwelling unit is included in the housing voucher program</p> <p>The program provides a 5-year carry forward period for unused tax credits</p> <p>To participate in the housing choice voucher program, qualified units must be located in census tracts in which less than 10% of the tenants live below poverty level.</p>	<p>Units are in substantiated compliance with the uniform Statewide Building Code</p> <p>Units are part of a property that contains at least four dwelling units with no more than 25% of the total dwelling units are in housing choice voucher programs</p>	Tax credit equal to 40% of the fair market value of the rent for each qualified housing unit	<p>Virginia Department of Housing and Community Development</p> <p>501 N. Second Street Richmond, VA 23219</p> <p>(804) 371-7000</p> <p>www.dhcd.virginia.gov</p>

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AFFORDABLE HOUSING PRODUCTION OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Federal and State Historic Rehabilitation Tax Credits	To encourage and facilitate the preservation of historic properties	By rehabilitating certified historic buildings in accordance with program requirements, taxpayers have opportunities to qualify for state and federal tax credits	<p>Rehabilitation work must be consistent with Secretary of Interiors Standards for Rehabilitation</p> <p>The amount of the expense or improvement must conform to the program's cost thresholds</p> <p>Property must be a certified historic structure</p>	<p>Federal: Income producing properties (commercial or rental residential)</p> <p>State: Income producing properties (commercial or residential) or owner-occupied residential</p>	<p>Dollar-for-dollar reductions in income tax liability for tax payers</p> <p>The amount of the credit is based on the total rehabilitation costs</p> <p>The federal tax credit is 20% of eligible expenses for income-producing properties.</p> <p>The State credit is 25% of eligible rehabilitation expenses for owner-occupied or income-producing properties</p> <p>If the project qualifies under both programs, the developer can claim 45% of eligible rehabilitation expenses</p>	<p>Virginia Department of Taxation, Office of Customer Services</p> <p>Post Office Box 1115 Richmond, VA 2321</p> <p>(804) 367-8031</p> <p>www.tax.virginia.gov/site.cfm?alias=taxcredit2</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Low Income Housing Tax Credits	<p>To encourage private investment in affordable housing</p> <p>To offer dollar-for-dollar reduction in tax liability to the owner of a qualified low-income housing development for the acquisition, rehabilitation or construction of affordable rental housing units</p>	<p>The amount of the tax credits allocated is based directly on the number of qualified low-income units that meet federal rent and income targeting requirements</p> <p>Developers receive the benefit of tax credits that they can sell to investors who use them to offset a portion of their federal tax liabilities</p> <p>The value gained from the sale of the tax credits offsets the development costs, allowing units to be leased at rents affordable to low and very low income households</p>	<p>The development must meet a number of conditions set forth in Section 42 of the Internal Revenue Code (IRC)</p> <p>Income limits will apply for tenants</p> <p>A minimum of 20% of tenants with incomes at or below 50% of the area median gross income or 40% of the tenants must have incomes at or below 60% of the area median gross income</p> <p>The owner may designate more than the minimum number of units for low income, thereby increasing the qualified basis</p>	Private, for-profit and non-profit developers	<p>While there is no direct rental subsidy to the households under this program, the increased equity and reduced debt allows for lower rents than would otherwise be possible</p> <p>There are three types of low income housing tax credits, 9% and 4% for new construction or substantial rehabilitation</p> <p>9% credits may not be federally subsidized or financed with tax exempt bonds</p> <p>Tax credits may be used for the acquisition of existing developments</p>	<p>Virginia Housing Development Authority</p> <p>601 S. Belvidere Street Richmond, VA 23220</p> <p>(804) 343-5786</p> <p>www.vhda.com</p>

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NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
GEM New Single Family Production Program	<p>To provide development opportunities for affordable single family homes and city owned GEM parcels</p> <p>The City of <i>Norfolk</i> is acquiring formerly tax delinquent and underutilized properties and converting them to productive uses consistent with Norfolk's General Development Plan, strategic neighborhood plans and the City's affordable housing objectives</p>	Sale of public parcels to builders for the construction of quality and well-designed affordable-housing units	<p>Adherence to design and construction criteria established for the program</p> <p>Meet builders' guidelines and requirements</p>	<p>The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply</p> <p>Ability to obtain mortgage financing for the price of the property</p> <p>There are no income limits for home buyers</p> <p>Prospective home buyers will have priority for assistance under the SPARC and <i>Norfolk</i> Now Programs</p>	<p>Affordable single family home</p> <p>Affordable land prices</p>	<p>City of <i>Norfolk</i> Department of Planning and Community Development Office of Housing</p> <p>111 Granby Street Norfolk, VA 23510 (757) 664-6770 www.norfolk.gov/comehome</p>

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AFFORDABLE HOUSING PRODUCTION OPTIONS



NAME OF PROGRAM / SERVICE	PURPOSE	TYPE OF ASSISTANCE	TERMS / CONDITIONS	ELIGIBILITY / APPLICANT	MAXIMUM BENEFIT	AGENCY / CONTACT INFORMATION
Tax Abatement Program	To encourage significant improvement of residential properties	<p>Abatement of taxes for incremental increase in the tax assessment due to the value of pre-approved improvements</p> <p>Creates affordability by reducing monthly housing or developer expenses</p> <p>Can be layered with Federal Low Income Housing Tax Credits and Federal/State Historic Tax Credits to further enhance project feasibility and affordability</p>	<p>Residential (1-4 units) must be 15 years old and improvements must increase assessed value by at least 20%</p> <p>Multi-family (5 or more units) must be at least 50 years old and improvements must increase assessed value by at least 40%</p>	<p>No income limits. All taxes must be current</p> <p>All work has to be listed in the application</p> <p>Rehabilitation work shall not begin until receipt of the approval letter</p> <p>The abatement is limited to the original applicant and one transfer</p> <p>The program's services will be revoked if property taxes are delinquent anytime during the abatement</p> <p>Exterior elevations must be consistent with the neighborhood's character</p>	<p>Abatement schedule:</p> <p>1-10th year — 0% of increase recognized</p> <p>11th year — 20% of increase recognized</p> <p>12th year — 40% of increase recognized</p> <p>13th year — 60% of increase recognized</p> <p>14th year — 80% of increase recognized</p> <p>15th year — 100% of increase recognized</p>	<p>City of Norfolk Office of the Real Estate Assessor</p> <p>402 City Hall Building Norfolk, VA</p> <p>(757) 664-4732</p> <p>www.norfolk.gov/assessor/</p>

SECTION 7

GLOSSARY OF TERMS



The Glossary of Terms section provides basic definitions of some of the terminology in this book as well as other common housing related terminology.

SECTION 7

GLOSSARY OF TERMS



TERM	DEFINITION / DESCRIPTION
Accessible Unit	A facility or portion of a facility that can be approached, entered and used by people with mobility impairments.
Adjustable-Rate Mortgage (ARM)	During the life of the loan the interest rate will change based on the index rate. Also referred to as adjustable mortgage loans (AMLs) or variable-rate mortgages (VRMs).
Affordable Housing	Refers to median housing costs within a community in relation to household income. Housing is considered affordable when the households do not pay rents that exceed 30% of the household income.
Analysis of Impediments (AI)	An analysis to determine impediments to fair housing choices. The jurisdiction must take appropriate actions to overcome the effects of any impediments identified through the analysis.
Appraisal	An estimate of a property's fair market value.
Appreciation	An increase in property value based on changing market conditions.
Area median income (AMI)	The annual median, based on changing market conditions income figures are adjusted for family size and calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every regional area in the country. They are used to determine eligibility for HUD program.
Assisted Housing	Federally subsidized privately owned rental or for-sale unit. Most assisted housing for the elderly falls under the following programs: Section 202, Section 221(d)(3), Section 236, Section 231, Section 232.
CDBG	Community Development Block Grants promote sound community development, primarily for the benefit of low- and moderate-income persons.
Closing Costs	Fees for final property transfer not included in the price of the property. Typical closing costs include charges for the mortgage loan such as origination fees, discount points, appraisal fee, survey, title insurance, legal fees, real estate professional fees, prepayment of taxes and insurance, and real estate transfer taxes. A common estimate of Buyer's closing costs is 2 to 4 percent of the purchase price of the home.
Condominium	A form of ownership in which individuals purchase and own a unit of housing in a multi-unit complex. The owner also shares financial responsibility for common areas.

SECTION 7

GLOSSARY OF TERMS



TERM	DEFINITION / DESCRIPTION
Congregate Housing	Apartments or cottages in which residents pay a monthly fee which includes rent, utilities, one to three congregate meals, housekeeping/chore services, 24-hour emergency response, and essential transportation.
Consolidated Plan	A revolving 5-year plan identifying community needs and funding expenditure priorities that is conducted at the state and/or local level in consultation with local residents and agencies. The goal of the Consolidated Plan is to coordinate the use and distribution of various federal funds allocated to a specific jurisdiction.
Continuum of Care	An approach that helps communities plan and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at a point in time that they need them.
Deed	A document that legally transfers ownership of property from one person to another. The deed is recorded on public record with the property description and the owner's signature. Also known as the title.
Disabled Family	A family whose head, spouse, or sole member is a person with disabilities; or two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides.
Down Payment	The cash amount paid up front for a property, with the intent to mortgage the remaining amount due. This amount varies based on the loan type, but is determined by taking the difference of the sales price and actual mortgage loan amount.
Elderly Person	A person who is at least 62 years of age.
Emergency Shelter	Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of homeless persons. The length of stay can range from one night to as much as three months.
Energy Conservation	Reduction in the amount of energy consumed.
Equity	An owner's financial interest in a property; calculated by subtracting the amount still owed on the mortgage loan(s) from the fair market value of the property.

SECTION 7

GLOSSARY OF TERMS



TERM	DEFINITION / DESCRIPTION
Fair Housing Act and Fair Housing Amendment Act (FHAA)	Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988, which provides the Secretary of Housing the investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, and familial status.
Familial Status	Familial status means one or more individuals (who have not attained the age of 18 years) being domiciled with a parent or the other person having legal custody of such individual; or the designee of such parent or other person having such custody.
Federal Housing Administration (FHA)	The Federal Housing Administration, a division of the Department of Housing and Urban Development (HUD) which administers various single family mortgage insurance programs. These programs operate through FHA-approval lending institutions. Lenders fund the mortgage loans which the department insures.
FHA Mortgage	A mortgage made by a private lender according to the underwriting guidelines of FHA, which then issues insurance to protect the lender from default by the borrower.
Foreclosure	A legal process in which mortgaged property is sold to pay the loan of the defaulting borrower. Foreclosure laws are based on the statutes of each state.
Green Building	The practice of increasing the efficiency with which buildings use resources such as energy, water, and materials – while reducing building impacts on human health and the environment during the building's lifecycle, through better siting, design and construction.
Housing Availability	Refers to the housing stock and its distribution by type (e.g. single family, multi-family).
Housing Choice Vouchers (Section 8)	Section 8 is a federal housing program providing rental assistance to eligible families and elderly residents
Housing Counseling Agency	Provides counseling and assistance to individuals on a variety of issues including loan default, fair housing, and home buying.
Housing First Model	A concept of providing housing and services to homeless persons by supplying immediate permanent housing services rather than placing the homeless person in a shelter or transitional housing unit.
Housing Unit	An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters.

SECTION 7

GLOSSARY OF TERMS



TERM	DEFINITION / DESCRIPTION
HUD	The U.S. Department of Housing and Urban Development. HUD has responsibility for all federal housing policies and programs.
HUD-1 Statement	Also known as “settlement sheet” or a “closing statement” and itemizes all closing costs. It must be given to the borrower at or before closing. Items that appear on this statement include real estate commissions, loan fees, points, and escrow amounts.
Low-Income Household	A household whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.
Low Income Housing Tax Credit	Tax incentive created in the Tax Reform Act of 1986 that is designed to attract equity capital for investment in rent restricted affordable housing. The program encourages the production of affordable housing by offering its owners tax credits for a ten year period based on the cost of development and the number of low income units produced.
Mixed-Income Development	A type of development that includes families with various income levels.
Mixed-Use Development	A type of development that combines various uses, such as office, commercial, institutional, and residential in a single building or a single site in an integrated development project with significant functional interrelationships and a coherent physical design.
Multifamily Housing	A building with more than four residential rental units.
Permanent Housing	Housing which is intended to be the tenant’s home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents.
Protected Classes	The federal Fair Housing Act protects individuals from being discriminated against based on the following categories: race, color, sex, national origin, disability, or because they have children (familial status).
Public Housing	Public Housing is decent and safe rental housing owned by a housing authority and made available to households earning under 30% of area median income, the elderly, and persons with disabilities.
Public Housing Authority	An organization established under state law to provide housing for low- and moderate-income persons.

SECTION 7

GLOSSARY OF TERMS



TERM	DEFINITION / DESCRIPTION
Restrictive Covenants	A clause in a deed that limits the way the real estate ownership may be used.
Reverse Mortgage	A unique loan that enables homeowners to convert part of the equity in their homes into tax-free income without having to sell the home, give up the title, or take on new monthly mortgage payments.
Substandard Housing	A dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities.
Testing (Fair Housing)	A legitimate and necessary method of uncovering and detecting housing discrimination; it is a controlled method for measuring and documenting variations in the quality, quantity and content of information and services offered or given to various home seekers by housing or housing service providers.
Transitional Housing	Temporary shelter provided to homeless individuals and families for six months to two years in an environment of security and support designed to help residents progress toward self-sufficiency. A midpoint between emergency shelter and permanent housing.
Very-Low Income Households	Families whose incomes are no higher than 50% of the area median.
Voucher	Section 8 voucher provided by local housing authority to a low or moderate income person; can also refer to an emergency voucher.
Visitability	The term refers to housing constructed in such a way it can be lived in or visited by people with disabilities and mobility impairments.
Universal Design	Incorporates the characteristics necessary for people with physical limitations into the design of common products and building spaces, so that they are usable by all people, not just people with disabilities.
Zoning	A municipal restriction on the type of building or use permitted in a defined geographic area.

2009 AREA MEDIAN FAMILY INCOME LIMITS

Norfolk – Virginia Beach – Newport News

Effective Date: 03/19/2009

NOTE: AREA MEDIAN FAMILY INCOME LIMIT FOR 4 PERSON HOUSEHOLD = \$67,900

FAMILY SIZE ADJUSTMENTS

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments are used for all income limits. They are as follows:

<u>Number of Persons in Family and Percentage Adjustments</u>							
1	2	3	4	5	6	7	8
70%	80%	90%	BASE	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (For example, the nine-person limit equals 140 percent $[132 + 8]$ of the relevant four-person income limit.). Income limits are rounded to the nearest \$50.

Percentage of MFI	NUMBER OF PERSONS IN HOUSEHOLD							
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
30%	14,250	16,300	18,300	20,350	22,000	23,600	25,250	26,850
40%	19,000	21,700	24,450	27,150	29,300	31,500	33,650	35,850
50% Very Low Income	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
60%	28,550	32,600	36,700	40,750	44,000	47,250	50,550	53,800
70%	33,300	38,050	42,800	47,550	51,350	55,150	58,950	62,750
80% Low Income	38,000	43,450	48,850	54,300	58,650	63,000	67,350	71,700
100%	47,550	54,300	61,100	67,900	73,350	78,750	84,200	89,650
120%	57,050	65,200	73,350	81,500	88,000	94,550	101,050	107,600

SECTION 8

AGENCY QUICK FIND DIRECTORY



SECTION 8

AGENCY QUICK FIND DIRECTORY

AGENCY	ADDRESS	NUMBER	WEBSITE / EMAIL
Beacon Light Civic League Development Corporation	P.O. Box 4683 Norfolk, VA 23523	(757) 494-1499	blchdo@aol.com
Catholic Charities of Eastern Virginia, Inc.	3804-A Poplar Hill Road Chesapeake, VA 23321	(757) 484-0703	www.cceva.org
Fair Housing Center	111 Granby Street Norfolk, VA 23510	(757) 664-6770	www.norfolk.gov/comehome
F.O.R Kids, Inc.	4200 Colley Avenue, Suite A Norfolk, VA 23508	(757) 423-0863 General Info: (757) 622-6400	www.homesforkids.org
Haven House Shelter	131 D View Avenue Norfolk, VA 23503	(757) 587-4202	www.norfolk.gov/homelessness/partnership.asp
St. Columba Ecumenical Ministries	2114 Lafayette Blvd. Norfolk, VA 23509	(757) 627-0312 Rental Assistance: (757) 627-6748	www.stcolumbaministries.com/programs.html
HomeNet Homeownership Center	201 Granby Street Norfolk, VA 23501	(757) 623-0458	www.nrha.norfolk.va.us/programs_services/ homeownership/homenet
Housing Opportunities Made Equal (H.O.M.E., Inc)	355 Crawford Street Suite 520 Portsmouth, VA 23704	(757)215-0321	www.phonehome.org
Neighborhood Design and Resource Center	111 Granby Street Norfolk, VA 23510	(757) 664-6770	www.norfolk.gov/comehome

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AGENCY QUICK FIND DIRECTORY

AGENCY	ADDRESS	NUMBER	WEBSITE / EMAIL
U.S. Department of Housing and Urban Development (H.U.D)	451 7th Street S.W., Washington, DC 20410	(202) 708-1112	www.hud.gov
Norfolk Redevelopment and Housing Authority	201 Granby Street Norfolk, VA 23510	(757) 623-1111	www.nrha.norfolk.va.us
Office of Grant Administration	City Hall Building 5th Floor 810 Union Street Norfolk, VA 23510	(757) 664-4080	www.norfolk.gov/grant
Office of Housing	111 Granby Street Norfolk, VA 23510	(757) 664-6770	www.norfolk.gov
Office of the Real Estate Assessor	402 City Hall Building Norfolk, VA 23510	(757) 664-4732	www.norfolk.gov/Treasurer
Office to End Homelessness	City Hall Building, 3rd floor 810 Union Street Norfolk, VA 23510	(747) 664-4488	www.norfolk.gov/homelessness
Park Place Development Foundation	738 W. 35th Street Norfolk, VA 23508	(757) 626-3442	
Planning and Community Development	City Hall Building 5th floor 810 Union Street Norfolk, VA 23510	(757) 664-4752	www.norfolk.gov/planning
The Planning Council	130 West Plume Street Norfolk, VA 23510	(757) 622-9268	www.housingconnect.org
Plumline Ministries	1400 E. Brambleton Avenue Norfolk, VA	(757) 664-0440	

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AGENCY QUICK FIND DIRECTORY

AGENCY	ADDRESS	NUMBER	WEBSITE / EMAIL
Salvation Army	209 W 19th Street Norfolk, VA 23517	(757) 622-3471	www.salvationarmy.org
Southeastern Tidewater Opportunity Project, Inc.	2551 Alameda Avenue Norfolk, VA 23513	(757) 858-1360	www.stopinc.org
The Dwelling Place	545 West 37th Street Norfolk, VA 23508	(757) 634-9879	www.thedwellingplaceva.org
The Up Center, Inc.	222 W. 19th Street Norfolk, VA 23517	(757) 965-8657	www.theupcenter.org
Union Mission	Women 120 Brooke Avenue Norfolk, VA 23510 Men 130 Brooke Avenue Norfolk, VA 23510	Women (757) 623-0642 Men (757) 627-8686	www.norfolk.gov/homelessness/partnership
Urban League of South Hampton Roads	830 Goff Street Norfolk, VA 23504	(757) 266-7589	www.urhl.org
Virginia Department of Housing and Community Development	501 North Second Center Richmond, VA 23219	(804) 371-7000 (804) 371-7090 FAX	www.dhcd.virginia.gov
Virginia Supportive Housing	1010 N. Thompson Street, Suite 200 Richmond, VA 23230	(804) 788-6825 (804) 788-6827 FAX	www.virginiassupportivehousing.org
Virginia Housing Development Authority (VHDA)	601 S. Belvidere Street Richmond, VA 23220	Toll Free: (877) VHDA-123	www.vhda.com

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AGENCY QUICK FIND DIRECTORY

AGENCY	ADDRESS	NUMBER	WEBSITE / EMAIL
Virginia Department of Taxation Office of Customer Service	Post Office Box 1115 Richmond, VA 23218-1115	(804) 367-8031	www.tax.virginia.gov/site.cfm?alias=taxcredit2
World Changers Norfolk	C/O Neighborhood Preservation 400 Granby Street Norfolk, VA 23501	(757) 664-7503	www.norfolk.gov/neighborhoods/worldchangers
YWCA	5215 Colley Avenue Norfolk, VA 23508	(757) 625-4248	www.ywca.org

Other Contacts			
(Please use the space below to save other helpful contacts)			
Name/Agency	Address	Number	Website/Email

Name/Agency	Address	Number	Website/Email

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